IN THE SPECIFICATION:

Please amend the specification as set forth below:

Please replace the sentence on Page 4, lines 27-28 with the following:

Figure 4 is a schematic representation of the server station of Figure 3.

Please replace the sentence on Page 16, lines 27-32 with the following:

Client stations 310 may also include a network-enabled appliance such as a WebTV™ unit, a radio-enabled Palm™ Pilot or similar unit, a set-top box, a networkable game-playing console such as a Sony™ Playstation™, Sega™ Dreamcast™ or a Microsoft™ XBox™, a browser-equipped or other network-enabled cellular telephone, or another TCP/IP client or other device.

Please replace the sentence on Page 20, lines 12-15 with the following:

Further, the representative may also use administration module 350 to input identification information of the individual departments or units, such as, for example, the IP address corresponding to each department, or username and password information.

Please replace the sentence on Page 21, lines 1-3 with the following:

The server station 330 may also include a query module 410 for entering, organizing and editing the questions to be presented to the various departments or units.

Please replace the sentences on Page 21, lines 16-21 with the following:

In another embodiment, the query module 410 determines the user's identity based on log-in information provided by the user, such as the user's username and password, and accesses information stored in the database 340 relating to the identified user. In either case, the

information stored in the database 340 may be used to personalize the survey or series of

questions presented.

Please replace the sentences on Page 22, lines 12-15 with the following:

For example, prioritization module 420 may be used to calculate the product of the

detection, occurrence, and severity risk indices. In one embodiment, the occurrence and severity

risk indices are selected by the compliance office for each category.

Please replace the table on Page 11, lines 21-27 with the following:

Occurrence Index:	0	1	2	3
Total # of agents and/or employees	N/A	<10,001	10,001-100,001	>100,001
# of policies in force	N/A	<50,000	50,000-2M	>2M
# of policies issued in past 12 months	N/A	<50,000	50,000-200,000	>200,000

Please replace the formula on Page 14, lines 27-29 with the following:

$$\text{Detection} = \frac{1(1) + 2(3) + 3(1) + 5(1)}{(2)(3)} = \frac{15}{6} = 2.5$$

Please replace the formula on Page 14, lines 27-29 with the following:

$$\text{Detection} = \frac{1(3) + 2(1) + 3(3) + 4(1)}{(2)(4)} = \frac{18}{8} = 2.25$$

Please replace the formulas on Page 15, lines 18-20 with the following:

Product Design Risk Score = (2.5)(2.0)(3.0) = 15.0

e-business Risk Score = (3)(3)(2) = 18.0

State Product Filings = (2.25)(2)(1) = 4.5